# Case 17-13741 Doc 1 Filed 05/01/17 Entered 05/01/17 15:47:51 Desc Main Document Page 1 of 65

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

## Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	David First name  S Middle name  Dodd Last name and Suffix (Sr., Jr., II, III)	Jane First name  M Middle name  Dodd Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3000	xxx-xx-2467

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Debtor 1 David S Dodd
Debtor 2 Jane M Dodd

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names		■ I have not used any business name or EINs.  Business name(s)  EINs	■ I have not used any business name or EINs.  Business name(s)  EINs		
5.	6565 Main Street, Apt 201		If Debtor 2 lives at a different address:		
	Downers Grove, IL 60516  Number, Street, City, State & ZIP Code  DuPage  County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.		Number, Street, City, State & ZIP Code  County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.  Number, P.O. Box, Street, City, State & ZIP Code		
6. Why you are choosing Cothis district to file for bankruptcy		Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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David S Dodd

Deb	tor 2	Jane M Dodd				Case number (if known)	
Part	2:	Tell the Court About	our Bankruptcy	Case			
7.	Bank	chapter of the ruptcy Code you are			of each, see <i>Notice Required by</i> page 1 and check the appropriat	11 U.S.C. § 342(b) for Individuals Filing fo te box.	r Bankruptcy
	CHOO	sing to file under	Chapter 7				
			☐ Chapter 11				
			☐ Chapter 12				
			☐ Chapter 13				
8.	How	you will pay the fee	about how order. If y	v you may pay. Typi	cally, if you are paying the fee yo	ck with the clerk's office in your local court ourself, you may pay with cash, cashier's calf, your attorney may pay with a credit cal	check, or money
					allments. If you choose this options (Official Form 103A).	on, sign and attach the Application for Indi	viduals to Pay
			I request but is not applies to	that my fee be wai required to, waive y your family size an	ived (You may request this option our fee, and may do so only if you do you are unable to pay the fee it	n only if you are filing for Chapter 7. By law our income is less than 150% of the official n installments). If you choose this option, y cial Form 103B) and file it with your petition	poverty line that ou must fill out
9.	bank	you filed for ruptcy within the years?	■ No.				
			Distr	ict	When	Case number	
			Distr	ict	When	Case number	
			Distr	ict	When	Case number	
10.	cases filed in not fi you,	ny bankruptcy s pending or being by a spouse who is ling this case with or by a business	■ No □ Yes.				
	affilia	er, or by an ite?					
			Debt	or		Relationship to you	
			Distr	ict	When	Case number, if known	
			Debt	or		Relationship to you	
			Distr	ict	When	Case number, if known	
11.	Do yo	ou rent your	□ No. Go	to line 12.			
		ence?		s your landlord obta	ined an eviction judgment agains	st you and do you want to stay in your resid	dence?
			■ res.	No. Go to line 1	12.		
			_	Yes. Fill out <i>Ini</i> bankruptcy peti		Judgment Against You (Form 101A) and fi	le it with this

Debtor 1

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David S Dodd

Deb	otor 2 Jane M Dodd				Case number (if known)	
Par	Report About Any Bu	sinesses	You Own	as a Sole Proprie	etor	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name	and location of bus	siness	
	A sole proprietorship is a					
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, Sta	ate & ZIP Code	
	it to this petition.		Check	the appropriate bo	ox to describe your business:	
				Health Care Busin	iness (as defined in 11 U.S.C. § 101(27A))	
				Single Asset Real	al Estate (as defined in 11 U.S.C. § 101(51B))	
				Stockbroker (as d	defined in 11 U.S.C. § 101(53A))	
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))	
				None of the above	ve	
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, so operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the				
	For a definition of small	■ No.	I am n	ot filing under Chap	pter 11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.		r 11, but I am NOT a small business debtor according to the definition in the Bankruptcy	
		☐ Yes.	l am fi	ling under Chapter	r 11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
Par	t 4: Report if You Own or	Have Any	/ Hazardo	us Property or An	ny Property That Needs Immediate Attention	
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is t	he hazard?		
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			iate attention is why is it needed?		
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?			Where is	the property?		
	g o				Number, Street, City, State & Zip Code	
						_

Debtor 1

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Debtor 1 David S Dodd
Debtor 2 Jane M Dodd

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

## ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

## Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

## Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

## ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-13741 Doc 1 Filed 05/01/17 Entered 05/01/17 15:47:51 Desc Main Document Page 6 of 65

	otor 1 otor 2	David S Dodd Jane M Dodd		Document	i age o e	Case number (if	known)		
Part	t 6:	Answer These Questi	ons for Re	porting Purposes					
	Wha	t kind of debts do have?	16a.	Are your debts primarily consume individual primarily for a personal,			in 11 U.S.C. § 101(8) as "incurred by an		
				☐ No. Go to line 16b.					
				Yes. Go to line 17.					
				<b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
				☐ No. Go to line 16c.					
				☐ Yes. Go to line 17.					
			16c.	State the type of debts you owe th	nat are not consu	mer debts or business de	ebts		
17.		you filing under pter 7?	□ No.	I am not filing under Chapter 7. Go	o to line 18.				
	after prop	ou estimate that any exempt perty is excluded and		I am filing under Chapter 7. Do yo are paid that funds will be available			is excluded and administrative expenses		
		administrative expenses are paid that funds will		No					
	dist	vailable for ribution to unsecured litors?		☐ Yes					
18.		How many Creditors do	<b>1</b> -49		<b>1</b> ,000-5,000		<b>2</b> 5,001-50,000		
	you estimate that you owe?	☐ 50-99		☐ 5001-10,000		□ 50,001-100,000			
			☐ 100-19 ☐ 200-99		☐ 10,001-25,0	000	☐ More than100,000		
19.		much do you	□ \$0 - \$5	50,000	□ \$1,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion		
		nate your assets to orth?	□ \$50,001 - \$100,000 ■ \$100,001 - \$500,000 □ \$500,001 - \$1 million		□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million		☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion		
						1 - \$100 million 01 - \$500 million	☐ More than \$50 billion		
20.		much do you	□ \$0 - \$5	50,000	□ \$1,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion		
	to be	nate your liabilities e?	_	01 - \$100,000	☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million		□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion		
			■ \$100,001 - \$500,000 □ \$500,001 - \$1 million		□ \$100,000,001 - \$500 million		☐ \$10,000,000,001 - \$50 billion		
Part	t 7:	Sign Below							
	you		I have exa	amined this petition, and I declare u	under penalty of	perjury that the informati	on provided is true and correct.		
				hosen to file under Chapter 7, I amates Code. I understand the relief a			der Chapter 7, 11,12, or 13 of title 11, ee to proceed under Chapter 7.		
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					attorney to help me fill out this				
			I request r	relief in accordance with the chapte	er of title 11, Unit	ed States Code, specifie	d in this petition.		
				y case can result in fines up to \$25			operty by fraud in connection with a s, or both. 18 U.S.C. §§ 152, 1341, 1519,		
			/s/ David	d S Dodd		/s/ Jane M Dodd			
			David S Signature	of Debtor 1		Jane M Dodd Signature of Debtor 2			
			Executed	on <b>May 1, 2017</b>		Executed on May 1			
				MM / DD / YYYY		MM / D	D/YYYY		

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Debtor 1	David S Dodd	Document	Page 7 of 65	
Debtor 2	Jane M Dodd		Cas	e number (if known)
For your a represent	attorney, if you are ed by one	under Chapter 7, 11, 12, or 13 of title 11, Unit	ed States Code, and have e	informed the debtor(s) about eligibility to proceed explained the relief available under each chapter debtor(s) the notice required by 11 U.S.C. § 342(b)
	not represented by ey, you do not need page.			ledge after an inquiry that the information in the
		/s/ David Gallagher Signature of Attorney for Debtor	Date	May 1, 2017 MM / DD / YYYY
		David Gallagher Printed name		
		Upright Law LLC Firm name		
		79 West Monroe Fifith Floor		
		Chicago, IL 60603 Number, Street, City, State & ZIP Code		

Email address

Contact phone 312-546-4264

**6295024**Bar number & State

dgallagher@uprightlaw.com

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Fill in this inform	nation to identify your	case:			
Debtor 1	David S Dodd				
	First Name	Middle Name	Last Name		
Debtor 2	Jane M Dodd				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF	ILLINOIS		
Case number				☐ Check if th	nis is
				amended	

## Official Form 106Sum

## **Summary of Your Assets and Liabilities and Certain Statistical Information**

this is an

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

		Your a	issets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	146,523.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	3,719.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	150,242.00
Pa	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	128,214.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	77,336.00
	Your total liabilities	\$	205,550.00
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,718.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,656.00
Pa	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
	■ Yes		

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

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Page 9 of 65 Document David S Dodd Debtor 1 Debtor 2

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

2,104.30

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Jane M Dodd

	Tot	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Case 17-13741 Doc 1 Filed 05/01/17 Entered 05/01/17 15:47:51 Desc Main Document Page 10 of 65 Fill in this information to identify your case and this filing: Debtor 1 David S Dodd Middle Name First Name Last Name Debtor 2 Jane M Dodd (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number ☐ Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. Yes. Where is the property? What is the property? Check all that apply 11 6565 Main Street, Apt 201 ☐ Single-family home Do not deduct secured claims or exemptions. Put Street address, if available, or other description the amount of any secured claims on Schedule D: □ Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative ■ Manufactured or mobile home Current value of the Current value of the **Downers Grove** 60516-0000 IL ☐ Land entire property? portion you own? \$142,023.00 City \$142,023.00 **ZIP Code** State П Investment property ☐ Timeshare Describe the nature of your ownership interest □ Other (such as fee simple, tenancy by the entireties, or a life estate), if known. Who has an interest in the property? Check one ☐ Debtor 1 only **DuPage** ☐ Debtor 2 only County Debtor 1 and Debtor 2 only Check if this is community property

☐ At least one of the debtors and another ☐ (see instructions)

Other information you wish to add about this item, such as local property identification number:

Value According to Zillow

Official Form 106A/B Schedule A/B: Property page 1

Entered 05/01/17 15:47:51 Case 17-13741 Doc 1 Filed 05/01/17 Desc Main Document Page 11 of 65 Debtor 1 David S Dodd Debtor 2 Jane M Dodd Case number (if known) If you own or have more than one, list here: 1.2 What is the property? Check all that apply Interval International ☐ Single-family home Do not deduct secured claims or exemptions. Put 9998 North Michigan Road the amount of any secured claims on Schedule D: Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Street address, if available, or other description Condominium or cooperative Manufactured or mobile home Current value of the Current value of the Carmel IN 46032-0000 ☐ Land entire property? portion you own? State City ■ Investment property \$4,500.00 \$4,500.00 ZIP Code ☐ Timeshare Describe the nature of your ownership interest ☐ Other (such as fee simple, tenancy by the entireties, or a life estate), if known. Who has an interest in the property? Check one ☐ Debtor 1 only Hamilton ☐ Debtor 2 only County Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: Alpenland Sporthotel in Austria **Debtors will Surrender** Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for \$146,523.00 pages you have attached for Part 1. Write that number here.....=> Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ■ No ☐ Yes 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$0.00 .pages you have attached for Part 2. Write that number here......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own?

Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Yes. Describe.....

Household Goods and Furnishings

\$2,000.00

page 2

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14. Any other personal and household items you did not already list, including any health aids you did not list

■ No

☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here ......

\$3,250.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Entered 05/01/17 15:47:51 Case 17-13741 Doc 1 Filed 05/01/17 Desc Main Page 13 of 65 Document **David S Dodd** Debtor 1 Jane M Dodd Debtor 2 Case number (if known) 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Yes..... Cash on hand at time of \$5.00 filing 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: Yes..... **US Bank Account** \$0.00 Checking **Negative Balance PNC Bank Account** \$105.00 17.2. Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: Pension John Hancock \$359.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

Official Form 106A/B Schedule A/B: Property

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

page 4

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Official Form 106A/B Schedule A/B: Property page 5

No

Case 17-13741 Doc 1 Filed 05/01/17 Entered 05/01/17 15:47:51 Desc Main Document Page 15 of 65 **David S Dodd** Debtor 1 Jane M Dodd Debtor 2 Case number (if known) ☐ Yes. Give specific information.. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$469.00 for Part 4. Write that number here...... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$146,523.00 56. Part 2: Total vehicles, line 5 \$0.00 57. Part 3: Total personal and household items, line 15 \$3,250.00 Part 4: Total financial assets, line 36 \$469.00 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61... \$3,719.00 Copy personal property total \$3,719.00

Official Form 106A/B Schedule A/B: Property page 6

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$150,242.00

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		Docume	IIL FAUE 10 01 03	
Fill in this infor	mation to identify your	case:		
Debtor 1	David S Dodd			
	First Name	Middle Name	Last Name	
Debtor 2	Jane M Dodd			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing

## Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

## Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
6565 Main Street, Apt 201 Downers Grove, IL 60516 DuPage County	\$142,023.00		\$30,000.00	735 ILCS 5/12-901
Value According to Zillow Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
Household Goods and Furnishings Line from Schedule A/B: 6.1	\$2,000.00		\$2,000.00	735 ILCS 5/12-1001(b)
Line from S <i>cheaule A/B</i> : <b>6.1</b>			100% of fair market value, up to any applicable statutory limit	
Used Electronics Line from Schedule A/B: 7.1	\$400.00		\$400.00	735 ILCS 5/12-1001(b)
Ellie Holli Genedale A.B. 111			100% of fair market value, up to any applicable statutory limit	
Necessary Wearing Apparel Line from Schedule A/B: 11.1	\$550.00		\$550.00	735 ILCS 5/12-1001(a)
Line Holli Schedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit	
Costume Jewelry Line from Schedule A/B: 12.1	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
Ellio Holli Goricdale 7/D. 12.1			100% of fair market value, up to any applicable statutory limit	

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Jane M Dodd Debtor 2 Case number (if known) Brief description of the property and line on *Schedule A/B* that lists this property Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Copy the value from Check only one box for each exemption. Schedule A/B Cash on hand at time of filing 735 ILCS 5/12-1001(b) \$5.00 \$5.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit **Checking: PNC Bank Account** 735 ILCS 5/12-1001(b) \$105.00 \$105.00 Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit **Pension: John Hancock** 735 ILCS 5/12-1006 100% \$359.00 Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Debtor 1

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		Document P	Page 18 d	of 65		
Fill in this inform	ation to identify you	ır case:				
Debtor 1	David S Dodd					
DCDIOI 1	First Name	Middle Name La	ast Name			
Debtor 2	Jane M Dodd					
(Spouse if, filing)	First Name	Middle Name La	ast Name			
United Ctates Dan	lementary Court for the	NORTHERN DISTRICT OF ILL INC	ne.			
United States Ban	kruptcy Court for the:	NORTHERN DISTRICT OF ILLING	<u></u>			
Case number						
(if known)					☐ Check	if this is an
					ameno	led filing
~						
Official Form	106D					
Schedule I	D: Creditors	Who Have Claims Se	cured	by Propert	V	12/15
		If two married people are filing together, I				tion If more snace
s needed, copy the		out, number the entries, and attach it to the				
number (if known).						
1. Do any creditors h	nave claims secured by	y your property?				
☐ No. Check	this box and submit t	his form to the court with your other sch	nedules. You	have nothing else t	o report on this form.	
Yes. Fill in	all of the information	below.				
Part 1: List All	Secured Claims					
•		d Little Bank Ba		Column A	Column B	Column C
		more than one secured claim, list the creditors a particular claim, list the other creditors in l		Amount of claim	Value of collateral	Unsecured
		cal order according to the creditor's name.		Do not deduct the	that supports this	portion
2.1 Interval Int	ornational	Describe the property that secures the	claim:	value of collateral.	claim \$4,500.00	If any <b>\$0.00</b>
2.1 Interval Int	ernational			\$3,200.00	<b>Ψ4,300.00</b>	\$0.00
Oreaner e manne		Interval International 9998 Nort Michigan Road Carmel, IN 4603				
		Hamilton County	<b>~</b>			
		Alpenland Sporthotel in Austria	a			
		Debtors will Surrender	_			
6262 Suns	et Drive	As of the date you file, the claim is: Chec	ck all that			
Miami, FL		apply.				
	<del>-</del>	Contingent				
Number, Street, C	City, State & Zip Code	Unliquidated				
Who owes the deb	ot? Check one	☐ Disputed  Nature of lien. Check all that apply.				
Debtor 1 only	orion one.	☐ An agreement you made (such as mort	tanan or coour	od		
Debtor 2 only		car loan)	.yaye or secure	eu		
_	-t 0 b	☐ Statutory lien (such as tax lien, mechan	nic'e lien)			
Debtor 1 and Deb		_	iio 3 iieii)			
☐ Check if this cla	e debtors and another	☐ Judgment lien from a lawsuit				
community deb		Other (including a right to offset)				
Date debt was incu	rred 1990	Last 4 digits of account number				
2.2 Notionstor	Mortgogo I I C	Describe the property that secures the	oloimi	¢110.059.00	¢4.42.022.00	\$0.00
2.2 Nationstar Creditor's Name	Mortgage LLC			\$110,958.00	\$142,023.00	\$0.00
Oreaner e manne		6565 Main Street, Apt 201 Dow Grove, IL 60516 DuPage Count				
0050 0	\\	Value According to Zillow	.,			
8950 Cypre	ess Waters	As of the date you file, the claim is: Chec	ck all that			
Coppell, T	X 75019	apply.				
		Contingent				
Number, Street, (	City, State & Zip Code	Unliquidated				
Who owes the deb	ot? Check one	☐ Disputed  Nature of lien. Check all that apply.				
Debtor 1 only	Ondok Ond.	_				
Debtor 2 only		An agreement you made (such as mort car loan)	gage or secure	ea		
_	stor 2 onl:	☐ Statutory lien (such as tax lien, mechar	nic's lien)			
Debtor 1 and Deb	•	_				
☐ Check if this cla	e debtors and another	☐ Judgment lien from a lawsuit☐ Other (including a right to offset)				
L Check it this cla	iiii reiates to a	Other (including a right to offset)				

community debt

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Debtor 1 David S D	odd		(	Case number (if know)		
First Name	Middle N	lame Last Name				
Debtor 2 Jane M Do	odd					
First Name	Middle N	lame Last Name				
	Opened					
	01/13 Last					
	Active					
Date debt was incurred	3/08/17	Last 4 digits of account number	0607			
	0,00,11		-			
2.3 Service Finan	ce Compan	Describe the property that secures the c	laim:	\$14,056.00	\$142,023.00	\$0.00
Creditor's Name		6565 Main Street, Apt 201 Down	ners			
		Grove, IL 60516 DuPage Count	у			
		Value According to Zillow				
555 S Federal	Highway	As of the date you file, the claim is: Check apply.	k all that			
Boca Raton, F	L 33432	☐ Contingent				
Number, Street, City, S	State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		■ An agreement you made (such as morto	gage or sec	ured		
Debtor 2 only		car loan)				
Debtor 1 and Debtor 2	2 only	☐ Statutory lien (such as tax lien, mechani	ic's lien)			
☐ At least one of the deb	otors and another	☐ Judgment lien from a lawsuit				
Check if this claim re	elates to a	Other (including a right to offset)				
	Opened 05/13 Last Active					
Date debt was incurred	11/10/16	Last 4 digits of account number	4226			
Add the deller with the	£	National American Admits that a second at		¢400.044	00	
	-	Column A on this page. Write that number he the dollar value totals from all pages.	nere:	\$128,214.0		
Write that number her		the donar value totals from all pages.		\$128,214.0	00	

## Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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O.	000 I1 I01 4I L	Document	Page 2	0 of 65	Descritain
Fill in this infor	mation to identify your				
Debtor 1	David S Dodd				
200101 1	First Name	Middle Name	Last Name		
Debtor 2	Jane M Dodd				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS		
Case number (if known)					☐ Check if this is an amended filing
Official For		/ho Have Unsecured	Claime		12/15
any executory con Schedule G: Exec Schedule D: Credi eft. Attach the Co name and case nu	ntracts or unexpired leases utory Contracts and Unexp itors Who Have Claims Sec ntinuation Page to this pag	se Part 1 for creditors with PRIORIT' that could result in a claim. Also li vired Leases (Official Form 106G). D ured by Property. If more space is r ge. If you have no information to rep	st executory on o not include needed, copy	contracts on Schedule A/B: Propert any creditors with partially secured the Part you need, fill it out, numbe	y (Official Form 106A/B) and on I claims that are listed in r the entries in the boxes on the
	tors have priority unsecure				
■ No. Go to					
☐ Yes.	ranz.				
	All of Your NONPRIORIT	V Unsecured Claims			
Yes.  4. List all of you unsecured cla	ur nonpriority unsecured cl	airt. Submit this form to the court with y aims in the alphabetical order of the y for each claim. For each claim listed, ist the other creditors in Part 3.If you h	e creditor who	holds each claim. If a creditor has rype of claim it is. Do not list claims alr	eady included in Part 1. If more
Part 2.	·				Total claim
4.1 Financ	can General ial/Springleaf Fi	Last 4 digits of acco	ount number	2226	\$2,500.00
Spring Bankru Po Box		When was the debt	incurred?	Opened 5/07/14 Last Act 2/20/15	ive
Number S	ville, IN 47731 Street City State Zlp Code urred the debt? Check one.	•	ile, the claim	is: Check all that apply	
Debto					
☐ Debto	,	☐ Contingent			
_	•	☐ Unliquidated			
_	or 1 and Debtor 2 only	☐ Disputed  Type of NONPRIOR	ITY unsecure	d claim:	
	st one of the debtors and and		unscoule	u vigitti	
debt	k if this claim is for a comr aim subject to offset?			ration agreement or divorce that you	did not
■ No	•			g plans, and other similar debts	
□ Yes		Other Specify	•		

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Debtor 1 David S Dodd Case number (if know) Debtor 2 Jane M Dodd 4.2 Aspire Cardholder Services Last 4 digits of account number 5339 \$0.00 Nonpriority Creditor's Name Opened 11/04 Last Active Po Box 105555 When was the debt incurred? 2/22/06 Atlanta, GA 30348 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.3 **Atq Credit LIc** Last 4 digits of account number 4072 \$282.00 Nonpriority Creditor's Name 1700 W Cortland St When was the debt incurred? **Opened 12/14** Ste 2 Chicago, IL 60622 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection Attorney Adventist Illinois Heart** Other. Specify ☐ Yes And V 4.4 **Barclays Bank Delaware** \$3,664.00 Last 4 digits of account number 6455 Nonpriority Creditor's Name Opened 5/06/13 Last Active 100 S West St When was the debt incurred? 11/09/16 Wilmington, DE 19801 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

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Z Jane M Dodd		Case number (if know)			
Barclays Bank Delaware	Last 4 digits of account number	6820	\$1,792.00		
Nonpriority Creditor's Name		Opened 01/14 Last Active			
I00 S West St Vilmington, DE 19801	When was the debt incurred?	11/01/16			
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
Debtor 1 only	☐ Contingent				
Debtor 2 only	☐ Unliquidated				
☐ Debtor 1 and Debtor 2 only	☐ Disputed				
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
☐ Check if this claim is for a community	☐ Student loans				
debt		ration agreement or divorce that you did not			
s the claim subject to offset?	report as priority claims				
No	Debts to pension or profit-sharing	g plans, and other similar debts			
Yes	Other. Specify Credit Card	<u> </u>			
Best Buy Credit Services	Last 4 digits of account number	2967	\$2,208.00		
Nonpriority Creditor's Name		Opened 05/13 Last Active			
PO BOX 183195 Columbus, OH 43218	When was the debt incurred?	11/09/16			
lumber Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
Vho incurred the debt? Check one.					
Debtor 1 only	☐ Contingent				
Debtor 2 only	☐ Unliquidated				
Debtor 1 and Debtor 2 only	☐ Disputed				
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
☐ Check if this claim is for a community	☐ Student loans				
ebt the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
No	Debts to pension or profit-sharing	☐ Debts to pension or profit-sharing plans, and other similar debts			
Yes	Other. Specify Consumer				
Cap1/carsn	Last 4 digits of account number	3981	\$0.00		
Nonpriority Creditor's Name	_	On an all 40/07. I and Antibus			
Capital One Retail Srvs/Attn: Bankruptcy	When was the debt incurred?	Opened 12/97 Last Active 2/25/06			
Po Box 30258	When was the dept incurred:	2/23/00			
Salt Lake City, UT 84130	_				
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
Who incurred the debt? Check one.					
Debtor 1 only	☐ Contingent				
Debtor 2 only	☐ Unliquidated				
Debtor 1 and Debtor 2 only	Disputed				
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
Check if this claim is for a community	Student loans				
lebt s the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
No	Debts to pension or profit-sharing	g plans, and other similar debts			
	·				
☐ Yes	■ Other. Specify Charge Acc	count			

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Debtor 2 Jane M Dodd Case number (if know) **Capital One** 4.8 \$8,309.00 Last 4 digits of account number 6086 Nonpriority Creditor's Name Opened 12/15 Last Active Attn: General Correspondence/Bankruptcy When was the debt incurred? 11/09/16 Po Box 30285 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.9 **Capital One** Last 4 digits of account number 6109 \$6,151.00 Nonpriority Creditor's Name Attn: General Opened 05/10 Last Active Correspondence/Bankruptcy When was the debt incurred? 11/09/16 Po Box 30285 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent □ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Credit Card ☐ Yes 4.1 Capital One 9139 \$1.617.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: General Opened 09/10 Last Active Correspondence/Bankruptcv When was the debt incurred? 11/09/16 Po Box 30285 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Credit Card ☐ Yes

Debtor 1 David S Dodd

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Debtor 1 David S Dodd Debtor 2 Jane M Dodd Case number (if know) 4.1 \$894.00 Capital One 3722 Last 4 digits of account number Nonpriority Creditor's Name Attn: General Opened 01/16 Last Active When was the debt incurred? 11/09/16 Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.1 **Capital One Auto Finance** 1001 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: General Opened 07/13 Last Active Correspondence/Bankruptcy When was the debt incurred? 2/05/16 Po Box 30285 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Automobile ☐ Yes 4.1 Citibank/Best Buy 6283 \$2,504.00 Last 4 digits of account number Nonpriority Creditor's Name Centralized Bk/Citicorp Credt Srvs Opened 05/14 Last Active Po Box 790040 11/09/16 When was the debt incurred? St Louis, MO 63179 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes

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Debto Debto	r 1 David S Dodd r 2 Jane M Dodd		Case number (if know)	
4.1 4	Comenity Bank/Eddie Bauer Nonpriority Creditor's Name	Last 4 digits of account number	3393	\$363.00
	Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 08/12 Last Active 1/07/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Charge Acc	count	
4.1	Comenity Bank/Victoria Secret	Lord Police of Control	8628	\$280.00
5	Nonpriority Creditor's Name	Last 4 digits of account number		\$200.00
	Attn: Bankruptcy Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 08/15 Last Active 11/01/16	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.1 6	Credit One Bank Na Nonpriority Creditor's Name	Last 4 digits of account number	0388	\$0.00
	Po Box 98873 Las Vegas, NV 89193	When was the debt incurred?	Opened 7/11/11 Last Active 11/30/11	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	□ Debtor 1 and Debtor 2 only □ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	□Yes	■ Other Specify Credit Card		

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Debto Debto	or 1 David S Dodd or 2 Jane M Dodd		Case number (if know)		
4.1 7	Credit One Bank Na	Last 4 digits of account number	6656	\$0.00	
	Nonpriority Creditor's Name Po Box 98873 Las Vegas, NV 89193	When was the debt incurred?	Opened 12/27/09 Last Active 11/30/11		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	☐ Debtor 1 only ■ Debtor 2 only	☐ Contingent☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify Credit Card	<u> </u>		
4.1 8	Discover Financial	Last 4 digits of account number	5534	\$7,996.00	
	Nonpriority Creditor's Name Po Box 3025 New Albany, OH 43054	When was the debt incurred?	Opened 06/15 Last Active 11/01/16		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	☐ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims			
	No		sion or profit-sharing plans, and other similar debts		
	Yes	Other. Specify Credit Card	<u> </u>		
4.1 9	Discover Financial  Nonpriority Creditor's Name	Last 4 digits of account number	9301	\$5,237.00	
	Po Box 3025 New Albany, OH 43054	When was the debt incurred?	Opened 12/15 Last Active 11/01/16		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	nly Disputed			
	$\square$ At least one of the debtors and another		Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa			
	Is the claim subject to offset?	report as priority claims	and an and attended to the		
	No	Debts to pension or profit-sharin			
	Yes	■ Other. Specify Credit Card	<u> </u>		

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Debt	or 2 Jane M Dodd		Case number (if know)		
1.2	Fingerhut	Last 4 digits of account number	6196	\$0.00	
	Nonpriority Creditor's Name 6250 Ridgewood Rd St Cloud, MN 56303	When was the debt incurred?	Opened 11/23/10 Last Active 12/20/11		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	□ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify Charge Acc	count		
4.2 1	First Bank Puerto Rico	Last 4 digits of account number	4504	\$0.00	
	Nonpriority Creditor's Name Attn: Bankruptcy 9795 S Dixie Hwy Pinecrest, FL 33156	When was the debt incurred?	Opened 06/00 Last Active 2/22/06		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims			
	No	☐ Debts to pension or profit-sharin	Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify Credit Card			
4.2 2	First Premier Bank Nonpriority Creditor's Name	Last 4 digits of account number	8029	\$0.00	
	601 S Minneapolis Ave Sioux Falls, SD 57104	When was the debt incurred?	Opened 9/17/09 Last Active 11/30/11		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:		
	☐ Check if this claim is for a community debt	<ul><li>☐ Student loans</li><li>☐ Obligations arising out of a sepa</li></ul>			
	Is the claim subject to offset?	report as priority claims			
	■ No	Debts to pension or profit-sharin	= :		
	☐ Yes	■ Other. Specify Credit Card			

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2 Jane M Dodd			
Firts Premier Bank	Last 4 digits of account number	8533	\$0.0
Nonpriority Creditor's Name  601 S Minneapolis Ave Sioux Falls, SD 57104	Opened 2/03/09 Last Active 11/30/11		
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharin	g plans, and other similar debts	
□ Yes	Other. Specify Credit Card		
Fst Premier	Last 4 digits of account number	9308	\$537.00
Nonpriority Creditor's Name			<b>400110</b>
601 S Minneapolis Ave Sioux Falls, SD 57104	When was the debt incurred?	Opened 10/16 Last Active 11/09/16	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Credit Card	<u> </u>	
Fst Premier	Last 4 digits of account number	9076	\$0.0
Nonpriority Creditor's Name  601 S Minneapolis Ave	When was the debt incurred?	Opened 03/01 Last Active 3/17/06	
Sioux Falls, SD 57104  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	-	
■ No	Debts to pension or profit-sharing		
□Yes	■ Other. Specify Credit Card	l	

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	ebtor 2 Jane M Dodd		Case number (if know)		
1.2	Global Netwk	Last 4 digits of account number	1427	\$5,794.00	
	Nonpriority Creditor's Name  5320 College Blvd Shawnee Mission, KS 66211	When was the debt incurred?	Opened 4/01/14 Last Active 11/09/16		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	<u></u>	☐ Student loans			
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	_	aration agreement or divorce that you did not		
	■ No	☐ Debts to pension or profit-sharin	ng plans, and other similar debts		
	Yes	■ Other Specify Check Cred	dit Or Line Of Credit		
1.2	Kia Motors Finance Co Nonpriority Creditor's Name	Last 4 digits of account number	4824	\$0.00	
	Po Box 20825 Fountain Valley, CA 92728	When was the debt incurred?	Opened 09/12 Last Active 3/16/15		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	Yes	Other. Specify Automobile	9		
1.2 3	Lending Club Corp  Nonpriority Creditor's Name	Last 4 digits of account number	6418	\$2,241.00	
	71 Stevenson St Suite 300 San Francisco, CA 94105	When was the debt incurred?	Opened 4/03/15 Last Active 1/26/17		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims			
	■ No	Debts to pension or profit-sharin			
	☐ Yes	Other. Specify Unsecured			

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Debtor Debtor	David S Dodd Jane M Dodd		Case number (if know)			
4.2 9	Merchants Credit	Last 4 digits of account number	4648	\$50.00		
	Nonpriority Creditor's Name 223 W Jackson Blvd Ste 700	When was the debt incurred?	Opened 05/16			
	Chicago, IL 60606  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	$\square$ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	■ Other. Specify Collection	Attorney Suburban Cardiologist			
4.3	OneMain	Last 4 digits of account number	7602	\$7,334.00		
	Nonpriority Creditor's Name Attn: Bankruptcy 601 Nw 2nd St Evansville, IN 47708	When was the debt incurred?	Opened 12/15 Last Active 3/24/17			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	☐ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	□ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims				
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Secured				
4.3	Personal Finance Nonpriority Creditor's Name	Last 4 digits of account number	3201	\$3,280.00		
	6392 S Cass Ave Westmont, IL 60559	When was the debt incurred?	Opened 08/16 Last Active 11/10/16			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	☐ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims				
	■ No	Debts to pension or profit-sharing				
	☐ Yes	■ Other. Specify Household	Goods Secured			

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Debtor Debtor	David S Dodd Jane M Dodd		Case number (if know)	
4.3	Synchrony Bank/ HH Gregg	Last 4 digits of account number	1436	\$0.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 956060 Orlando, FL 32896 Number Street City State Zlp Code	When was the debt incurred?  As of the date you file, the claim i	Opened 04/96 Last Active 3/02/06 s: Check all that apply	
	Who incurred the debt? Check one.	,		
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharin		
	No	·		
	Yes	Other. Specify Charge Acc	count	
4.3	Synchrony Bank/ JC Penneys Nonpriority Creditor's Name	Last 4 digits of account number	4243	\$224.00
	Attn: Bankruptcy Po Box 956060 Orlando, FL 32896	When was the debt incurred?	Opened 02/16 Last Active 11/01/16	
-	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i		
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims		
	No	Debts to pension or profit-sharin	<b>01</b> ,	
	Yes	Other. Specify Charge Acc	count	
4.3	Synchrony Bank/ Old Navy Nonpriority Creditor's Name	Last 4 digits of account number	6868	\$0.00
	Attn: Bankruptcy Po Box 956060 Orlando, FL 32896	When was the debt incurred?	Opened 9/17/13 Last Active 6/12/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated ☐ Disputed		
	☐ Debtor 1 and Debtor 2 only			
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	□ Yes	■ Other, Specify Charge Acc		

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Debtor Debtor	1 David S Dodd 2 Jane M Dodd		Case number (if know)				
4.3	Synchrony Bank/Amazon	Last 4 digits of account number	5914	\$682.00			
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 956060 Orlando, FL 32896	When was the debt incurred?	Opened 10/16 Last Active 4/09/17				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply				
	Debtor 1 only	☐ Contingent					
	■ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	$\square$ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>					
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts				
	Yes	Other. Specify Charge Acc	count				
4.3	Synchrony Bank/TJX	Last 4 digits of account number	1249	\$0.00			
	Nonpriority Creditor's Name Attn: Bankruptcy	ū	Opened 10/24/13 Last Active				
	Po Box 956060	When was the debt incurred?	3/25/16				
	Orlando, FL 32896  Number Street City State Zlp Code	As of the date you file, the claim i					
	Who incurred the debt? Check one.	•					
	Debtor 1 only	☐ Contingent					
	■ Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	neck if this claim is for a community					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharin					
	Yes	Other. Specify Charge Acc					
4.3	Target	Last 4 digits of account number	0807	\$2,649.00			
,	Nonpriority Creditor's Name C/O Financial & Retail Srvs Mailstopn BT POB 9475	When was the debt incurred?	Opened 08/13 Last Active 11/09/16				
	Minneapolis, MN 55440  Number Street City State Zlp Code	As of the date you file, the claim i					
	Who incurred the debt? Check one.  ☐ Debtor 1 only	_					
		☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	Disputed					
	At least one of the debtors and another	Type of NONPRIORITY unsecured					
	☐ Check if this claim is for a community debt	Student loans					
	Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims					
	No	☐ Debts to pension or profit-sharing plans, and other similar debts					
	Yes	■ Other. Specify Credit Card	1				

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	or 2 Jane M Dodd	Case number (if know)				
1.3 3	Us Bank Nonpriority Creditor's Name	Last 4 digits of account number	8932	\$2,318.00		
	Attn: Bankruptcy Po Box 5229 Cincinnati, OH 45201	When was the debt incurred?	Opened 01/16 Last Active 1/25/17			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent☐ Unliquidated				
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Unsecured				
	La res	Other. Specify Offsecured				
1.3 )	US Bank	Last 4 digits of account number	4586	\$2,041.00		
	Nonpriority Creditor's Name Attn: Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201	When was the debt incurred?	Opened 01/16 Last Active 1/04/17			
	Number Street City State ZIp Code  Who incurred the debt? Check one.	As of the date you file, the claim				
	☐ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated ☐ Disputed				
	■ Debtor 1 and Debtor 2 only					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa				
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharin				
	■ No □ Yes	Other. Specify Check Cred				
1.4	US Bank	Last 4 digits of account number	2467	\$500.00		
	Nonpriority Creditor's Name 800 Nicollet Mall Minneapolis, MN 55402	When was the debt incurred?	2015			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims  ☐ Debts to pension or profit-sharing plans, and other similar debts				
	■ No	_ · _ ·				
	Yes	■ Other. Specify Fees				

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Debto Debto	or 1 David S Dodd or 2 Jane M Dodd		Case number (if know)			
4.4 1	US Bank/Rms CC	Last 4 digits of account number	1202	\$1,135.00		
	Nonpriority Creditor's Name Card Member Services Po Box 108 St Louis, MO 63166	When was the debt incurred?	Opened 04/16 Last Active 10/31/16			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent ☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only  □ At least one of the debtors and another	btors and another  Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	<ul> <li>Student loans</li> <li>Obligations arising out of a separeport as priority claims</li> </ul>				
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Credit Card				
4.4	Visa Dept Store National Bank/Macy's	Last 4 digits of account number	6980	\$4,754.00		
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 8053 Mason, OH 45040	When was the debt incurred?	Opened 02/14 Last Active 11/09/16			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i				
	Debtor 1 only	☐ Contingent				
	■ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset? —	Obligations arising out of a sepa				
	■ No	Debts to pension or profit-sharin				
	☐ Yes	Other. Specify Charge Acc				
4.4 3	Webbank/Gettington  Nonpriority Creditor's Name	Last 4 digits of account number	9741	\$0.00		
	215 S State St Ste 1000 Salt Lake City, UT 84111	When was the debt incurred?	Opened 9/28/10 Last Active 12/05/11			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i				
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured				
	☐ Check if this claim is for a community debt	<ul><li>☐ Student loans</li><li>☐ Obligations arising out of a sepa</li></ul>				
	Is the claim subject to offset?	report as priority claims				
	No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Charge Acc				

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1 David S Dodd 2 Jane M Dodd		Case number (if know)			
Wellsfargo	Last 4 digits of account number	2006			
Nonpriority Creditor's Name	_				
Attn: Bankruptcy Po Box 9210	When was the debt incurred?	Opened 09/07 Last Active 1/09/08			
Des Moines, IA 50306	Timen was the dest mounted.	1703700			
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
Who incurred the debt? Check one.					
■ Debtor 1 only	☐ Contingent				
☐ Debtor 2 only	☐ Unliquidated				
☐ Debtor 1 and Debtor 2 only	☐ Disputed				
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured				
☐ Check if this claim is for a community	☐ Student loans				
debt Is the claim subject to offset?	<ul> <li>☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>☐ Debts to pension or profit-sharing plans, and other similar debts</li> </ul>				
■ No					
☐ Yes	■ Other. Specify Note Loan				

## Part 3: List Others to Be Notified About a Debt That You Already Listed

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Т	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				1	otal Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	77,336.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	77,336.00

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Page 36 of 65 Document Fill in this information to identify your case: Debtor 1 David S Dodd First Name Middle Name Last Name Debtor 2 Jane M Dodd (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known)

☐ Check if this is an amended filing

## Official Form 106G

# Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Kia Motors Finance Po Box 20825 Fountain Valley, CA 92728	Acct# 1613369989 Opened Opened 02/16 Last Active 12/29/16 Lease 2016 Kia Optima

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		Documen	t Page 37 c	of 65	
Fill in this	information to identify your	case:			
Debtor 1	David S Dodd				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filir	Jane M Dodd First Name	Middle Name	Last Name		
	<i>o,</i>				
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
Case numb (if known)	ber				☐ Check if this is an amended filing
	l Form 106H Iule H: Your Cod	ebtors			12/15
eople are ill it out, a our name	filing together, both are equ nd number the entries in the and case number (if known)	ally responsible for supply boxes on the left. Attach to answer every question.	ring correct informat he Additional Page t	ion. If more space is ne o this page. On the top	e as possible. If two married eded, copy the Additional Page, of any Additional Pages, write
1. 00	you have any codebtors? (If	you are filing a joint case, do	not list eitner spouse	as a codeptor.	
■ No					
☐ Yes	3				
	hin the last 8 years, have you a, California, Idaho, Louisiana,				states and territories include
	Go to line 3.  S. Did your spouse, former spouse.	use, or legal equivalent live v	with you at the time?		
in line Form	2 again as a codebtor only i	f that person is a guaranto	or or cosigner. Make	sure you have listed the	with you. List the person shown e creditor on Schedule D (Official chedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The cred Check all schedules	litor to whom you owe the debt that apply:
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, lin	ne
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		
				_	
3.2	Name			Schedule D, line	
	raine			☐ Schedule E/F, lin☐ Schedule G, line	
=	N				
	Number Street				

State

City

ZIP Code

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						1			
	in this information to identify y								
Det	otor 1 David S	Dodd			_				
	otor 2 Jane M	Dodd			_				
	ouse, if filing)								
Uni	ted States Bankruptcy Court f	or the: NORTHERN DISTRIC	CT OF ILLINOIS						
	se number		-			Check if this is:			
(If Kr	nown)					☐ An amende	-		
						A suppleme		ring postpetition following date:	
0	fficial Form 106I					MM / DD/ Y	YYY		
S	chedule I: Your	ncome							12/15
sup spo atta	plying correct information. I use. If you are separated an	s possible. If two married peo f you are married and not filii d your spouse is not filing w orm. On the top of any additi nent	ng jointly, and your inthe thickers	spouse i de infori	s liv nati	ing with you, inclu on about your spo	ıde info use. If r	rmation about more space is	your needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non-	-filing spouse	
	If you have more than one jo		☐ Employed				yed		
	attach a separate page with information about additional	Employment status	■ Not employed			■ Not er	mployed	I	
	employers.	Occupation							
	Include part-time, seasonal, self-employed work.	or Employer's name							
	Occupation may include stu or homemaker, if it applies.	dent Employer's address							
		How long employed t	here?			<u> </u>			
Par	t 2: Give Details Abou	t Monthly Income							
spou If yo	use unless you are separated.	ve more than one employer, co	, c					•	Ü
						For Debtor 1		ebtor 2 or filing spouse	
2.		, <b>salary, and commissions</b> (b thly, calculate what the monthl		2.	\$	0.00	\$	0.00	
3.	Estimate and list monthly	overtime pay.		3.	+\$	0.00	+\$_	0.00	
4.	Calculate gross Income. /	Add line 2 + line 3.		4.	\$	0.00	\$	0.00	

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	otor 1 otor 2	David S Dodd Jane M Dodd	_		Case	e number ( <i>if kno</i> w	n)					
						r Debtor 1			r Debtor n-filing s	spouse		
	Cop	by line 4 here	4.		\$ <sub>_</sub>	0.0	0	\$_		0.0	00_	
5.	List	all payroll deductions:										
	5a.	Tax, Medicare, and Social Security deductions	5a	a.	\$	0.0	00	\$		0.0	00	
	5b.	Mandatory contributions for retirement plans	5b	ο.	\$	0.0	_	\$		0.0	_	
	5c.	Voluntary contributions for retirement plans	50	<b>.</b>	\$	0.0	0	\$		0.0	00	
	5d.	Required repayments of retirement fund loans	50	J.	\$	0.0	0	\$		0.0	00	
	5e.	Insurance	5e	€.	\$	0.0	0	\$		0.0	00	
	5f.	Domestic support obligations	5f.		\$_	0.0	0	\$_		0.0	00	
	5g.	Union dues	5g	g.	\$_	0.0		\$_		0.0	00	
	5h.	Other deductions. Specify:	5h	1.+	\$_	0.0	0	+ \$_		0.0	00	
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	0.0	0	\$_		0.0	00	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	0.0	0	\$_		0.0	00	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a		\$	0.0	10	\$		0.0	<b>10</b>	
	8b.	Interest and dividends	8b		\$ _	0.0 0.0		\$_		0.0		
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			\$_ \$	0.0		\$_ \$		0.0	<del></del>	
	8d.	Unemployment compensation	80	d.	\$	0.0		\$		0.0		
	8e.	Social Security	86	€.	\$	2,390.0		\$		969.0		
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Pension or retirement income	e 8f. 8g		\$_ \$	0.0 359.0		\$_ \$_		0.0		
	8h.	Other monthly income. Specify:		) ).+	\$			+ \$ _		0.0	_	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$_	2,749.0		\$_		969.	_	
10	Cal	aulate monthly income. Add line 7 + line 0	10.	Ф.		2.740.00	4		000.00	= \$		740.00
10.		culate monthly income. Add line 7 + line 9.  I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_		2,749.00 +	Ψ.		969.00	-   4	_	3,718.00
11.	Incli othe Do i	te all other regular contributions to the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not acify:	r depe						Schedule	e <i>J</i> . +\$ _		0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Certailies							e. 12.	\$_	3	3,718.00
13.	Do :	you expect an increase or decrease within the year after you file this form	1?							Com		ed income
		No. Yes. Explain:										

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Fill	in this informa	ation to identify yo	our case:						
	otor 1					Ch	eck if this	ic:	
Deb	NOI I	David S Dod	u					nded filing	
Deb	tor 2	Jane M Dodo	d				A suppl	ement show	wing postpetition chapter
(Spo	ouse, if filing)						13 expe	enses as of	the following date:
Unit	ed States Bank	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / D	D / YYYY	
1	e number nown)								
O	fficial Fo	rm 106J							
S	chedule	J: Your	Exper	ises					12/1:
Be info	as complete ormation. If m	and accurate as	possible.	If two married people ar ch another sheet to this					
Par		ribe Your House	hold						
1.	Is this a join								
	□ No. Go to	o line 2. es Debtor 2 live i	in a conar	ata hausahald?					
			iii a sepaid	ate nousenoid?					
	■ N		st file Offici	al Form 106J-2, <i>Expense</i> s	for Separate House	ehold of De	ebtor 2.		
2.	Do you hav	e dependents?	■ No						
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relati		Dep age	endent's	Does dependent live with you?
	Do not state								□ No
	dependents	names.							□ Yes □ No
									☐ Yes
									□ No
									Yes
									□ No □ Yes
3.	Do your exp	penses include	_	No					□ Yes
		f people other to d your depende	han 👝	Yes					
Dor				v Evnance					
Est	imate your ex		our bankrı	y Expenses uptcy filing date unless y y is filed. If this is a supp					
the	value of suc	h assistance an		government assistance i luded it on <i>Schedule I:</i> )				Your exp	ansos
(On	ficial Form 10	וטנ.)						Tour exp	CHSCS
4.		or home owners		ses for your residence. In r lot.	nclude first mortgage	e 4.	\$		852.00
	If not include	ded in line 4:							
	4a. Real e	estate taxes				4a.	\$		0.00
		erty, homeowner's	s, or renter	's insurance		4b.			0.00
	4c. Home	maintenance, re	epair, and ι	ıpkeep expenses		4c.	· —		0.00
_		owner's associat			and a model to the con-	4d.	·		311.00
5.	Additional i	mortgage payme	ents for yo	our residence, such as ho	me equity loans	5.	\$		0.00

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Debtor 1 Debtor 2	David S Dodd Jane M Dodd	Case num	Case number (if known)				
6. <b>Uti</b> l	ities:						
6a.	Electricity, heat, natural gas	6a.	\$	190.00			
6b.	Water, sewer, garbage collection	6b.	\$	0.00			
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	350.00			
6d.	Other. Specify:	6d.	\$	0.00			
7. <b>Fo</b>	od and housekeeping supplies		\$	583.00			
8. <b>Ch</b> i	Idcare and children's education costs	8.	\$	0.00			
9. <b>Clo</b>	thing, laundry, and dry cleaning	9.	\$	100.00			
10. <b>Pe</b> i	sonal care products and services	10.	\$	100.00			
11. <b>Me</b>	dical and dental expenses	11.	\$	60.00			
	nsportation. Include gas, maintenance, bus or train fare. not include car payments.	12.	\$	250.00			
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	· i	50.00			
	aritable contributions and religious donations	14.	·	20.00			
15. <b>Ins</b>	<u> </u>			20.00			
-	not include insurance deducted from your pay or included in lines 4 or 20.						
	. Life insurance	15a.	\$	0.00			
15b	. Health insurance	15b.	\$	50.00			
150	. Vehicle insurance	15c.	\$	162.00			
150	l. Other insurance. Specify:	15d.	\$	0.00			
	tes. Do not include taxes deducted from your pay or included in lines 4 or 20. ecify:	 16.	\$	0.00			
17. <b>Ins</b>	tallment or lease payments:						
17a	. Car payments for Vehicle 1	17a.	\$	528.00			
17b	. Car payments for Vehicle 2	17b.	\$	0.00			
170	. Other. Specify:	17c.	\$	0.00			
170	. Other. Specify:	17d.	\$	0.00			
	ur payments of alimony, maintenance, and support that you did not report as lucted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.	\$	0.00			
19. <b>Otł</b>	er payments you make to support others who do not live with you.		\$	0.00			
	ecify:	19.					
	er real property expenses not included in lines 4 or 5 of this form or on Sche						
	. Mortgages on other property	20a.		0.00			
	. Real estate taxes	20b.		0.00			
	. Property, homeowner's, or renter's insurance	20c.		0.00			
	l. Maintenance, repair, and upkeep expenses	20d.	·	0.00			
	. Homeowner's association or condominium dues	20e.		0.00			
21. <b>Ot</b> ł	er: Specify: Pet Care	21.	+\$	50.00			
	culate your monthly expenses						
	a. Add lines 4 through 21.		\$	3,656.00			
22b	c. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$				
220	. Add line 22a and 22b. The result is your monthly expenses.		\$	3,656.00			
	culate your monthly net income.						
	. Copy line 12 (your combined monthly income) from Schedule I.	23a.		3,718.00			
23b	. Copy your monthly expenses from line 22c above.	23b.	-\$	3,656.00			
230	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	62.00			
For mod				se or decrease because of a			
	Yes. Explain here:						

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					-
Fill in this infor	mation to identify your	case:			
Debtor 1	David S Dodd				
20010.	First Name	Middle Name	Las	st Name	
Debtor 2	Jane M Dodd				
(Spouse if, filing)	First Name	Middle Name	Las	st Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINO	IS	
Case number					
(if known)					Check if this is an
					amended filing
Official Form	m 106Dec				
	-	اميالية المرام	Dobt	or's Cabadulas	
Declara	Hon About a	in maividuai	Debt	or's Schedules	12/15
f two married p	eople are filing togethe	r, both are equally respon	nsible for s	supplying correct information.	
obtaining mone		n connection with a bank		ed schedules. Making a false sta ee can result in fines up to \$250,0	tement, concealing property, or 00, or imprisonment for up to 20
Sig	n Below				
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help	you fill out bankruptcy forms?	
■ No					
☐ Yes.	Name of person				nkruptcy Petition Preparer's Notice,
				Declaratio	n, and Signature (Official Form 119)
	alty of perjury, I declare e true and correct.	that I have read the sum	mary and s	chedules filed with this declarat	ion and
X /s/ Day	/id S Dodd		Х	/s/ Jane M Dodd	
	S Dodd			Jane M Dodd	
	re of Debtor 1			Signature of Debtor 2	

Date May 1, 2017

Date May 1, 2017

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Fill in	this inforn	nation to identify you	r case:			
Debto		David S Dodd				
		First Name	Middle Name	Last Name		
Debto		Jane M Dodd				
(Spouse	e if, filing)	First Name	Middle Name	Last Name		
United	d States Ba	nkruptcy Court for the:	NORTHERN DISTRICT O	OF ILLINOIS		
Case (if know	number _					theck if this is an mended filing
Stat Be as inform	complete a	and accurate as possi ore space is needed,	attach a separate sheet to	are filing together, both are	ankruptcy equally responsible for sup	
		n). Answer every ques	stion. Irital Status and Where You	Lived Peters		
Part 1		current marital statu		Lived Belore		
	Married	our one maritar otata	•			
	Not mar	ried				
2. D	uring the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No ■ Yes. Lis	t all of the places you l	ived in the last 3 years. Do no	ot include where you live now	<i>ı</i> .	
I	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
	and territori	es include Arizona, Ca		vada, New Mexico, Puerto R	ity property state or territory ico, Texas, Washington and W	
Part 2	Explai	n the Sources of You	r Income			
F	ill in the tota	al amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part		ndar years?
		in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$0.00	☐ Wages, commissions, bonuses, tips	\$0.00
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Jane M Dodd Debtor 2 Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income Gross income Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$61,136.00 ☐ Wages, commissions, \$0.00 Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$75,760.00 \$0.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until **Retirement Income** \$359.00 the date you filed for bankruptcy: SSI Benefits \$2,510.00 **SSI Benefits** \$3,210.00 For last calendar year: **Retirement Income** \$12,770.00 (January 1 to December 31, 2016) For the calendar year before that: **Retirement Income** \$28,999.00 (January 1 to December 31, 2015) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? □ No. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

**David S Dodd** 

Debtor 1

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Page 45 of 65 Document Debtor 1 David S Dodd Jane M Dodd Debtor 2 Case number (if known) **Creditor's Name and Address** Amount you **Dates of payment Total amount** Was this payment for ... still owe paid **Kia Motors Finance** 2/2014-4/2017 \$1,584.00 \$0.00 ☐ Mortgage Po Box 20825 Car Fountain Valley, CA 92728 ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors Other Nationstar Mortgage LLC 2/2017-4/2017 \$2,556.00 \$110,958.00 Mortgage 8950 Cypress Waters Blvd ☐ Car Coppell, TX 75019 ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. **Insider's Name and Address Dates of payment Total amount** Amount you Reason for this payment paid still owe 8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address **Dates of payment Total amount** Amount you Reason for this payment paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Status of the case Case title Nature of the case Court or agency Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

**Creditor Name and Address Describe the Property** Date Value of the property Explain what happened

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	otor 2	Jane M Dodd		Case number	(if known)	
11.	accol	n 90 days before you filed for bank unts or refuse to make a payment b No Yes. Fill in the details.		did any creditor, including a bank or financial in you owed a debt?	stitution, set off any	amounts from your
	Cred	litor Name and Address	Des	scribe the action the creditor took	Date action was taken	Amount
12.	court	n 1 year before you filed for bankru -appointed receiver, a custodian, c No Yes		as any of your property in the possession of an er official?	assignee for the ben	efit of creditors, a
Par	rt 5:	List Certain Gifts and Contribution	ns			
13.	■ N □ \	n 2 years before you filed for bank No Yes. Fill in the details for each gift. s with a total value of more than \$6 person		lid you give any gifts with a total value of more Describe the gifts	than \$600 per person  Dates you gave the gifts	? Value
	Pers	on to Whom You Gave the Gift and ress:	i		tile gilts	
14.		n 2 years before you filed for bank No Yes. Fill in the details for each gift or o		lid you give any gifts or contributions with a tot	al value of more than	\$600 to any charity?
	more Char	s or contributions to charities that e than \$600 rity's Name ress (Number, Street, City, State and ZIP Coo		Describe what you contributed	Dates you contributed	Value
Par	rt 6:	List Certain Losses				
15.		n 1 year before you filed for bankrumbling?	uptcy or	since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other disaster
		No Yes. Fill in the details.				
		cribe the property you lost and the loss occurred	Include	the amount that insurance has paid. List pending ce claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Par	rt 7:	List Certain Payments or Transfer	s			
16.	Includ	ulted about seeking bankruptcy or	preparin	d you or anyone else acting on your behalf pay g a bankruptcy petition? s, or credit counseling agencies for services require		rty to anyone you
	Addr Ema	on Who Was Paid ress il or website address on Who Made the Payment, if Not	You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	79 V Fifiti Chic	ight Law LLC Vest Monroe h Floor cago, IL 60603 llagher@uprightlaw.com		Attorney Fees	11/2016-4/201 7	\$1,600.00

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Debtor 1 David S Dodd
Debtor 2 Jane M Dodd

Case number (if known)

17.	Within 1 year before you filed for bankruptcy, promised to help you deal with your creditors  Do not include any payment or transfer that you let the second of the second	or to make payments			r transfer any proper	ty to anyone who
	☐ Yes. Fill in the details.					
	Person Who Was Paid Address	Description and va	alue of any prop	erty	Date payment or transfer was made	Amount of payment
					maue	
18.	Within 2 years before you filed for bankruptcy transferred in the ordinary course of your bus Include both outright transfers and transfers mad include gifts and transfers that you have already	siness or financial affa le as security (such as th	irs? ne granting of a s			
	■ No					
	Yes. Fill in the details.					
	Person Who Received Transfer Address	Description and va property transferre			iny property or received or debts change	Date transfer was made
	Person's relationship to you					
19.	Within 10 years before you filed for bankrupto beneficiary? (These are often called asset-protein No		property to a s	elf-settled tru	st or similar device o	f which you are a
	Yes. Fill in the details.					
	Name of trust	Description and va	alue of the prope	erty transferre	ed	Date Transfer was made
Par	List of Certain Financial Accounts, Insti	ruments, Safe Deposit	Boxes, and Sto	rage Units		mac
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, association No  Yes. Fill in the details.	other financial accoun	ts; certificates o	of deposit; sh		
		Last 4 digits of account number	Type of accour instrument	clo mo	e account was sed, sold, ved, or nsferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed for	bankruptcy, any	safe deposit	box or other deposit	ory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acco Address (Number, St State and ZIP Code)		Describe the o	contents	Do you still have it?
22.	Have you stored property in a storage unit or	place other than your	home within 1 y	ear before yo	u filed for bankruptc	<b>/</b> ?
	■ No □ Yes. Fill in the details.					
	Name of Storage Facility	Who else has or h	ad access	Describe the o	contents	Do you still
	Address (Number, Street, City, State and ZIP Code)	to it?  Address (Number, State and ZIP Code)		Jeserine tile (	, omenia	have it?

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Debtor 1 David S Dodd

Debtor 2 Jane M Dodd

Debtor 2 Document Page 48 of 65

Case number (if known)

Par	t 9: Identify Property You Hold or Control for S	omeone Else							
23.	Do you hold or control any property that someon for someone.	ne else owns? Include any proper	ty y	ou borrowed from, are storing for	, or hold in trust				
	No								
	☐ Yes. Fill in the details.								
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	De	scribe the property	Value				
Par	t 10: Give Details About Environmental Informat	tion							
For	the purpose of Part 10, the following definitions a	pply:							
	Environmental law means any federal, state, or letoxic substances, wastes, or material into the air regulations controlling the cleanup of these substances.	, land, soil, surface water, ground	_	•					
	Site means any location, facility, or property as c to own, operate, or utilize it, including disposal s		law,	whether you now own, operate, o	or utilize it or used				
	Hazardous material means anything an environmental hazardous material, pollutant, contaminant, or si		s wa	ste, hazardous substance, toxic s	substance,				
Rep	ort all notices, releases, and proceedings that you	u know about, regardless of wher	n the	ey occurred.					
24.	Has any governmental unit notified you that you	may be liable or potentially liable	unc	der or in violation of an environme	ental law?				
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	d	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of any release of hazardous material?								
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	d	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or administ	rative proceeding under any envi	iron	mental law? Include settlements a	and orders.				
	■ No □ Yes. Fill in the details.								
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case				
Par	t 11: Give Details About Your Business or Conn	ections to Any Business							
27.	Within 4 years before you filed for bankruptcy, d	id you own a business or have ar	ıy of	the following connections to any	business?				
	☐ A sole proprietor or self-employed in a tr	ade, profession, or other activity,	, eith	ner full-time or part-time					
	☐ A member of a limited liability company (	LLC) or limited liability partnersh	ı) qi	_LP)					
	☐ A partner in a partnership	· · · · · · · · · · · · · · · · · · ·	. `	•					
	☐ An officer, director, or managing executi	ve of a corporation							
	☐ An owner of at least 5% of the voting or e	•							

Entered 05/01/17 15:47:51 Case 17-13741 Doc 1 Filed 05/01/17 Page 49 of 65 Document Debtor 1 David S Dodd Jane M Dodd Debtor 2 Case number (if known) No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Jane M Dodd

/s/ David S Dodd Jane M Dodd **David S Dodd** Signature of Debtor 2 Signature of Debtor 1 Date May 1, 2017 Date May 1, 2017 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor	mation to identify your	case:		
Debtor 1	David S Dodd			
	First Name	Middle Name	Last Name	
Debtor 2	Jane M Dodd			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				☐ Check if this is an
()				amended filing

### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's Nationstar Mortgage LLC	☐ Surrender the property.	□ No
name:	Retain the property and redeem it.	■ Yes
Description of 6565 Main Street, Apt 201	Retain the property and enter into a Reaffirmation Agreement.	■ Yes
property  Downers Grove, IL 60516  DuPage County	Retain the property and [explain]:	
Securing debt: Value According to Zillow	avoid lien using 11 U.S.C. § 522(f) Retain and Pay Pursuant to Contract	
Creditor's Service Finance Compan	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of 6565 Main Street, Apt 201	Retain the property and enter into a Reaffirmation Agreement.	Yes
property Downers Grove, IL 60516 DuPage County	Retain the property and [explain]:	
securing debt: Value According to Zillow	avoid lien using 11 U.S.C. § 522(f)	

### Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

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Debt Debt	•••			Case number (if known)			
Desc	cribe y	your unex	pired personal property le	eases			Will the lease be assumed?
Lessor's name:		ame:	Kia Motors Finance				□ No
							■ Yes
Description of leased Property:		n of leased		16 Last Active 12/29/16			
Part	3:	Sign Belo	w				
	•		jury, I declare that I have ect to an unexpired lease	-	any prope	rty of my estate that se	cures a debt and any personal
Χ	/s/ D	avid S D	odd	X	/s/ Jane M	l Dodd	
-	David S Dodd				Jane M Do	odd	
Signature		ature of De	btor 1		Signature o	f Debtor 2	
	Date	May	1, 2017	Dat	e <u>May</u>	1, 2017	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:		Liquidation	
\$24	5	filing fee	
\$7	5	administrative fee	
+ \$1	5	trustee surcharge	
\$33	5	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-13741 Doc 1 Filed 05/01/17 Entered 05/01/17 15:47:51 Desc Main Document Page 56 of 65

B2030 (Form 2030) (12/15)

### United States Bankruptcy Court Northern District of Illinois

In	David S Dodd In re Jane M Dodd	Case No.				
	Debtor(s)	Chapter	7			
	DISCLOSURE OF COMPENSATION OF ATTORNEY	Y FOR DE	CBTOR(S)			
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for compensation paid to me within one year before the filing of the petition in bankruptcy, or agr be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptc	eed to be paid	to me, for services rendered or to			
	For legal services, I have agreed to accept	\$	1,600.00			
	Prior to the filing of this statement I have received	\$	1,600.00			
	Balance Due	\$	0.00			
2.	\$_335.00 of the filing fee has been paid.					
3.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
4.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless	they are memb	pers and associates of my law firm			
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are copy of the agreement, together with a list of the names of the people sharing in the compe					
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
	<ul><li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining</li><li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be</li><li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any</li></ul>	e required;				
	d. [Other provisions as needed]  All services not specifically excluded by 7 below to reasonably achieve	the debtor's	objectives.			

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

(a) discharge proceedings, including those related to student loans, taxes or undue hardships; (b) motions for relief from, or continuation, defense or enforcement of the Automatic Stay (hourly); (c) motions to redeem personal property (\$600.00); (d) rule 2004 examinations (hourly); (e) motions to avoid liens/judgments (\$500.00); (f) contested matters or adversary proceedings (hourly); (g) contested matters regarding Client's claim of exempt property (hourly); (h) Amend any list, schedule, statement, and/or other document required to be filed with the petition as may be necessary or appropriate based on any omission by Client (hourly); (i) motions to continue the 341 meeting of creditors and/or appearing for a continued 341 hearing due to Client's failure to appear (\$150.00); (j) motions or adversary complaints to abandon/refinance/sell/purchase property (hourly); (k) assisting in carrying out the Debtor's Statement of Intentions (hourly); (I) monitoring an "asset case" (hourly); (m) re-opening a bankruptcy case to submit post-filing proof of pre-discharge counseling (\$355); (n) if permitted by local rule, each reaffirmation agreement review, negotiation, execution, appearance at reaf.hearings (\$150); (o) issues that arise that are not specifically listed in the Agreement (hourly). Hourly rates billed at \$395.00 per hour for attorney time and \$125/hour for paraprofessional time billed in 6-minute minimum increments, however, the Firm will be entitled to contingency fee of 25% of garnishment/wage assignment recovery. Consumer Protection Violation Prosecution billed at a multiple of Firm's usual hourly rates, times the actual hours expended on this matter, or; b) \$1750 of the first \$2000 in total Recovery, plus 20% of the next \$3000 of Recovery, plus 30% of the next \$5000 of Recovery, plus 40% of the next \$15,000 of Recovery, plus 50% of the Recovery in excess of \$25,000, or; c) in the event Firm successfully pursues an FDCPA or TCPA claim, Client shall receive no less than \$250. If Firm loses a lawsuit brought on Client's behalf, then Client will not be obligated to pay a fee or costs.

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In re	David S Dodd Jane M Dodd		Case No.	Case No.
		Debtor(s)		

### **DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

(Continuation Sheet)

	CERTIFICATION
I certify that the foregoing is a complete sthis bankruptcy proceeding.	statement of any agreement or arrangement for payment to me for representation of the debtor(s) is
May 1, 2017	/s/ David Gallagher
Date	David Gallagher
	Signature of Attorney
	Upright Law LLC
	79 West Monroe
	Fifith Floor
	Chicago, IL 60603
	312-546-4264 Fax: 844-402-1128
	dgallagher@uprightlaw.com
	Name of law firm

### ATTORNEY-CLIENT LEGAL SERVICES AGREEMENT FOR CHAPTER 7 BANKRUPTCY

This Agreement is executed between Upright Law LLC ("Firm") and the undersigned ("Client"). The undersigned Partner of Firm has authorized Firm to affix Partner's digital signature upon this Agreement ("Agreement"). Agreement is subject to Partner's further review and approval after consultation with Client. Agreement contemplates bankruptcy related services ("Services") ONLY and no other representation. The Partner will review this Agreement with Client, including which chapter of bankruptcy Client is eligible for.

- 1. Type of Bankruptcy Representation and Scope of Services. Client hires Firm, (and not any specific attorney) to provide Services. Firm will immediately begin providing Services and accrue billable time. Services include all representation to complete Client's legal matter, except Agreement does not include representation in any objection to discharge, audit, adversary proceeding, any contested matter or Services that could not have been reasonably contemplated when this Agreement was signed ("Additional Services"). Firm requires an upfront payment for Additional Services. Additional Services are billed at \$395.00 per hour for attorney time (or the highest hourly rate permitted in Client's jurisdiction) and \$125/hour for paraprofessional time billed in 6-minute increments.
- 2. Type of Fee ("Fee"). Client hires Firm under a "FLAT FEE" Agreement whereby Firm agrees to provide Services for a fixed amount of \$ 1600.00 , plus the Bankruptcy Court filing fee of \$335.00 for a total Flat Fee of \$ 1935.00 ("Total Flat Fee"). Because this is a flat fee representation, Firm will not provide a monthly accounting. Fee is earned when paid and immediately becomes property of Firm. Fees will be placed into Firm's general expense/operating account and NOT into any Firm IOLTA client trust fund account. Client has 60 days from Client's final payment of Fees to turn in all requested documents or, if Firm has to spend additional time collecting documents due to Client's unreasonable delay, Client may be charged an additional Flat Fee of \$375.00, and any amounts on deposit with Firm to pay filing fees or other costs will be applied toward that \$375 Fee. No Chapter 7 petition will be filed until all Fees and costs are paid in full and Client provides all documents. The Flat Fee may increase if Client gives inaccurate information.
- 3. Payment Term and Authorization. Client may only use a debit card, but not a credit card to pay for Services. Client, who lives in zip code 60516, is a duly authorized signor on the account ending in 8694, expiring 8/2017. Firm is authorized to charge account ending in 8694, the Total Flat Fee of \$ 1935.00, by single/recurring debits. Client authorizes Firm to adjust debits as necessary to fully pay the Total Flat Fee. Client may cancel future payments only by written notice at least five days in advance. This authorization is effective until Client has paid the Total Flat Fee or has cancelled the authorization. Firm is not responsible for damages/costs/fees related to authorized payments. Client will be charged \$25.00 for each bounced payment.
- **4. Virtual Representation.** Firm represents Client primarily through means of telephonic and online communication via email, phone or computer-based virtual meeting room, and not face-to-face at a physical office.

Client has elected to use Firm, in part, because Client finds this service to be more efficient and convenient. Client has the right to meet with Partner in person at a mutually agreeable time and location.

- **5. Refund Policy.** If Client cancels, Client will be charged for all Services up to the date of cancellation. Firm will provide an accounting along with any unearned portion of the Fee.
- **6. Debtor's Obligations to Pay Credit Counseling/Debtor Ed.** In addition to the Flat Fee, Client is obligated to obtain/pay for: (a) Pre-filing credit counseling; (b) post-filing debtor education instructional course;
- 7. Receipt and Acknowledgement of Mandatory Notices and Disclosures. Client has received, read, and understands the two documents titled Statement Mandated by Section 527(b) of the Bankruptcy Code and Notice to Clients Who Contemplate filing Bankruptcy.
- **8. Limited Power of Attorney.** Client agrees that the signature on this contract also grants Firm a limited power of attorney to affix its signature to any authorization forms required to (a) obtain tax information from any third party tax preparer, accountant, the state or federal taxing authority or any other party in possession of any type of tax information/returns related to Client, including, but not limited to copies of Client's tax returns and/or transcripts, and 2) obtain due diligence products from third parties including, but not limited to, real estate appraisals and/or comparative market analyses, title searches, asset searches, personal property valuations, and credit reports.
- 9. I/WE UNDERSTAND THAT THE INFORMATION DISCLOSED IN THE PETITION IS GIVEN UNDER PENALTY OF PERJURY AND THAT THE FEDERAL PENALTY FOR PERJURY MAY INCLUDE IMPRISONMENT AND HEAVY FINES.

CLIENT(S):

FIRM:

Upright Law LLC

A Debt Relief Agency

Client:

Print: David Dodd

Print: David Dodd

Print: Dave Gallagher

Client: Jan Pold

126B730F683548D.

Print: Jane Dodd

### **United States Bankruptcy Court** Northern District of Illinois

In re	David S Dodd Jane M Dodd		Case No.	
		Debtor(s)	Chapter	7
	V	ERIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors: _	48
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credito	ors is true and	correct to the best of my
Date:	May 1, 2017	/s/ David S Dodd David S Dodd		
Date:	May 1, 2017	Signature of Debtor  /s/ Jane M Dodd		
		Jane M Dodd		
		Signature of Debtor		

American General Financial/Springleaf Fi Springleaf Financial/Attn: Bankruptcy De Po Box 3251 Evansville, IN 47731

Aspire Cardholder Services Po Box 105555 Atlanta, GA 30348

Atg Credit Llc 1700 W Cortland St Ste 2 Chicago, IL 60622

Barclays Bank Delaware 100 S West St Wilmington, DE 19801

Barclays Bank Delaware 100 S West St Wilmington, DE 19801

Best Buy Credit Services PO BOX 183195 Columbus, OH 43218

Cap1/carsn
Capital One Retail Srvs/Attn: Bankruptcy
Po Box 30258
Salt Lake City, UT 84130

Capital One Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130 Capital One Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One Auto Finance Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Citibank/Best Buy Centralized Bk/Citicorp Credt Srvs Po Box 790040 St Louis, MO 63179

Comenity Bank/Eddie Bauer Po Box 182125 Columbus, OH 43218

Comenity Bank/Victoria Secret Attn: Bankruptcy Po Box 182125 Columbus, OH 43218

Credit One Bank Na Po Box 98873 Las Vegas, NV 89193

Credit One Bank Na Po Box 98873 Las Vegas, NV 89193

Discover Financial Po Box 3025 New Albany, OH 43054

Discover Financial Po Box 3025 New Albany, OH 43054

Fingerhut 6250 Ridgewood Rd St Cloud, MN 56303

First Bank Puerto Rico Attn: Bankruptcy 9795 S Dixie Hwy Pinecrest, FL 33156

First Premier Bank 601 S Minneapolis Ave Sioux Falls, SD 57104

Firts Premier Bank 601 S Minneapolis Ave Sioux Falls, SD 57104

Fst Premier 601 S Minneapolis Ave Sioux Falls, SD 57104

Fst Premier 601 S Minneapolis Ave Sioux Falls, SD 57104

Global Netwk 5320 College Blvd Shawnee Mission, KS 66211

Interval International 6262 Sunset Drive Miami, FL 33143

Kia Motors Finance Po Box 20825 Fountain Valley, CA 92728

Kia Motors Finance Co Po Box 20825 Fountain Valley, CA 92728

Lending Club Corp 71 Stevenson St Suite 300 San Francisco, CA 94105 Merchants Credit 223 W Jackson Blvd Ste 700 Chicago, IL 60606

Nationstar Mortgage LLC 8950 Cypress Waters Blvd Coppell, TX 75019

OneMain Attn: Bankruptcy 601 Nw 2nd St Evansville, IN 47708

Personal Finance 6392 S Cass Ave Westmont, IL 60559

Service Finance Compan 555 S Federal Highway Boca Raton, FL 33432

Synchrony Bank/ HH Gregg Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

Synchrony Bank/ JC Penneys Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

Synchrony Bank/ Old Navy Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

Synchrony Bank/Amazon Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

Synchrony Bank/TJX Attn: Bankruptcy Po Box 956060 Orlando, FL 32896 Target C/O Financial & Retail Srvs Mailstopn BT POB 9475 Minneapolis, MN 55440

Us Bank Attn: Bankruptcy Po Box 5229 Cincinnati, OH 45201

US Bank Attn: Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201

US Bank 800 Nicollet Mall Minneapolis, MN 55402

US Bank/Rms CC Card Member Services Po Box 108 St Louis, MO 63166

Visa Dept Store National Bank/Macy's Attn: Bankruptcy Po Box 8053 Mason, OH 45040

Webbank/Gettington 215 S State St Ste 1000 Salt Lake City, UT 84111

Wellsfargo Attn: Bankruptcy Po Box 9210 Des Moines, IA 50306